

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

In re:)
) Case No.: 20-30208
RAY and CYNTHIA KENNEDY,)
)
) Chapter 11
)

Debtors.)

CHAPTER 11 POSTCONFIRMATION REPORT

REPORTING PERIOD:

FROM: January 1, 2023

TO: January 31, 2023

DATE PLAN CONFIRMED: **January 28, 2022**

EFFECTIVE DATE OF PLAN: **March 29, 2022**
☐ Effective Date has not yet occurred.

ESTIMATED CLOSING DATE: **October, 2023**

I certify under penalty of perjury that the information contained in this Postconfirmation Report is true and correct to the best of my knowledge and belief.

**DEBTOR / TRUSTEE /
LIQUIDATING AGENT:**

DEBTOR 2 (if applicable):

Signature: _____	Signature: _____
Printed: signature p. 2 Ray Kennedy	Printed: signature p. 2 Cynthia Kennedy
Title: Individual	Date: February 28, 2023
Date: February 28, 2023	

Penalty for making a false statement or filing a false report: Fine of up to \$500,000.00 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

DESCRIPTION OF PROGRESS TOWARD CONSUMMATION OF PLAN & CASE CLOSING:

What conditions to the effective date of the plan have and have not occurred? What other specific matters does the Court need to resolve prior to closing the case (e.g., adversary proceedings, claim disputes, filing fee applications, etc.)? Please indicate the nature of each matter and an estimated time frame that these matters will be resolved:

Remaining to be determined: 1) 506(b) claim of Wilmington Savings and 2) administrative claim of debtors' counsel.

☐ Check here if attaching an income statement in lieu of this cash receipts and disbursements page.

CASH RECEIPTS AND DISBURSEMENTS						
	Totals	Account (-0499) last 4 digits of acct no.	Account (-9735) last 4 digits of acct no.	Account (-) last 4 digits of acct no.	Account (-) last 4 digits of acct no.	Account (-) last 4 digits of acct no.
Beginning Cash Position (G/L Balance)	\$137,552.50	\$134,946.89	\$2,605.61			
Total Cash Receipts	\$101,659.22	\$101,659.19	\$0.03			
Cash Disbursements						
Plan Payments	\$6,038.67	\$6,038.67	\$0.00			
Payments to Secured Creditors (not included in Plan Payments)		\$0.00	\$0.00			
Taxes (not included in Plan Payments)		\$0.00	\$0.00			
Professional Fees		\$0.00	\$0.00			
Quarterly Fees	\$717.00	\$717.00	\$0.00			
Other Disbursements of Note:			\$0.00			
- Wilmington Mortgage Payment	\$0.00	\$0.00				
- Home Mortgage	\$4,553.72	\$4,553.72				
-						
-						
-						
-						
All Remaining Disbursements	\$5,292.33	\$5,292.33	\$0.00			
Total Cash Disbursements	\$16,601.72	\$16,601.72	\$0.0			

Note: All disbursements must be listed.

BANK ACCOUNTS

Note: All bank statements must be attached for each account, including copies of canceled checks. Please reproduce this page and complete for each account and attach the bank statement to the corresponding page.

Name of Bank:	Truist (Formerly SunTrust)
Type of Account:	Checking <small>(i.e., operating, payroll, tax, etc.)</small>
Account Number:	-0499 <small>(last 4 digits of account number)</small>
Ending Balance (per the attached statement)	\$220,004.36
Outstanding Deposits and Other Credits (list below):	\$0.00
Outstanding Checks and Other Debits (list below):	\$26,656.77
Ending Reconciled Balance*	\$144,766.75
Highest Daily Balance During Period	\$149,381.26

*The sum of the ending balances of all accounts must reconcile with the Ending Cash Position on the Cash Receipts and Disbursements page.

Outstanding Deposits / Other Credits		
Check No.	Payee:	Amount:
Total:		

Outstanding Checks / Other Debits		
Check No.	Payee:	Amount:
1314	Sharone Mitchell	\$55.00
1423	PHH Mortgage	\$26,601.77
Total:		\$2,073.36



500-49-01-00 55611 7 C 001 18 55 004
 CALVIN R KENNEDY
 CYNTHIA M KENNEDY
 4324 SATTERWYTHE LN
 CHARLOTTE NC 28215-8511

Your account statement

For 01/27/2023

Contact us



Truist.com



(844) 4TRUIST or
 (844) 487-8478

If you are traveling outside of the USA and have concerns about accessing your account while you are traveling, please contact your Branch Banker or call us at 844-4TRUIST.

■ TRUIST DIMENSION CHECKING

Account summary

Your previous balance as of 12/28/2022	\$134,946.89
Checks	- 11,754.17
Other withdrawals, debits and service charges	- 4,847.55
Deposits, credits and interest	+ 101,659.19
Your new balance as of 01/27/2023	= \$220,004.36

Interest summary

Interest paid this statement period	\$1.46
2022 interest paid year-to-date	\$16.55
Interest rate	0.01%
Annual percentage yield (APY) earned	0.01%

Checks

DATE	CHECK #	AMOUNT(\$)
01/17	1413	2,018.36
01/04	* 1420~	
01/03	1421~	
01/20	1422	4,553.72

DATE	CHECK #	AMOUNT(\$)
01/09	* 1424	2,001.95
01/17	1425	2,018.36
01/11	1426~	
01/11	1427~	

DATE	CHECK #	AMOUNT(\$)
01/13	1428	240.00
01/17	* 1431	204.78
01/17	* 7014356	717.00

* indicates a skip in sequential check numbers above this item

~ indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Total checks = \$11,754.17

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
12/29	DEBIT CARD PURCHASE COOK OUT NORTH TRY 12-27 CHARLOTTE NC 3417	5.72
12/29	DEBIT CARD PURCHASE Prime Video*VI7QR1 12-28 888-802-3080 WA 3417	5.44
12/29	DEBIT CARD PURCHASE Bargain Hunt 12-28 Charlotte NC 4798	163.36
12/30	DEBIT CARD PURCHASE BOJANGLES 591 0100 12-28 HUNTERSVILLE NC 3417	42.21
12/30	DEBIT CARD PURCHASE WALGREENS #4547 12-29 CHARLOTTE NC 3417	13.59
12/30	DEBIT CARD PURCHASE CVS/PHARMACY #0546 12-29 HARRISBURG NC 3417	107.81
01/03	DEBIT CARD PURCHASE CHICK-FIL-A #04095 12-29 HARRISBURG NC 3417	33.99
01/03	DEBIT CARD PURCHASE-PIN 12-30-22 CHARLOTTE NC 4798 FOOD LION #2627	29.52
01/03	DEBIT CARD PURCHASE-PIN 12-30-22 CHARLOTTE NC 4798 FOOD LION #2627	2.85
01/03	DEBIT CARD PURCHASE-PIN 12-30-22 CHARLOTTE NC 3417 BP#6462642TIMES #44	42.88
01/03	DEBIT CARD PURCHASE BOJANGLES 752 0100 12-31 CHARLOTTE NC 3417	43.94
01/03	DEBIT CARD PURCHASE-PIN 12-31-22 CHARLOTTE NC 4798 HARRIS TEETER #0 9641 BRO	17.92
01/03	DEBIT CARD PURCHASE-PIN 01-01-23 CHARLOTTE NC 4798 HARRIS TEETER #0 9641 BRO	94.46
01/03	DEBIT CARD PURCHASE-PIN 01-02-23 CHARLOTTE NC 3417 LOWE'S #408	54.57
01/03	CONVERTED CHECK - ARC CHECK PYMT CHARTER COMMUNIC 14211421	154.64
01/04	CONVERTED CHECK - ARC CHECK PYMT TJ MAXX 14201420	120.81
01/05	DEBIT CARD PURCHASE Netflix.com 01-04 866-5797172 CA 4798	21.44

continued

				AMOUNT(\$)
01/06	DEBIT CARD PURCHASE SP EARTHBREEZE 01-05 CRANBROOK	BC 4798		25.74
01/06	DEBIT CARD PURCHASE THE UPS STORE 4952 01-05 704-5096800	NC 3417		20.00
01/06	DEBIT CARD PURCHASE WALGREENS #4547 01-05 CHARLOTTE	NC 3417		615.90
01/06	DEBIT CARD PURCHASE-PIN 01-05-23 CHARLOTTE	NC 3417 QT 1032 INSIDE		70.00
01/06	DEBIT CARD PURCHASE-PIN 01-05-23 CHARLOTTE	NC 3417 BP#6462642TIMES #44		30.00
01/06	INT'L SERVICE ASSESSMENT FEE SP EARTHBREEZE 01-05 CRANBROOK	BC 4798		0.77
01/09	DEBIT CARD PURCHASE HARRISBURG FAMILY 01-05 HARRISBURG	NC 3417		11.50
01/09	DEBIT CARD PURCHASE COOK OUT NORTH TRY 01-05 CHARLOTTE	NC 3417		8.09
01/09	DEBIT CARD PURCHASE SAMSClub.COM 01-06 888-746-7726	AR 4798		154.15
01/09	DEBIT CARD PURCHASE CHICK-FIL-A #04278 01-06 CHARLOTTE	NC 3417		17.51
01/09	DEBIT CARD PURCHASE-PIN 01-07-23 CONCORD	NC 4798 GOING GOING GONE		88.27
01/10	DEBIT CARD PURCHASE 01-09-23 8449787467	FL 4798 PROPCB8779938758		199.88
01/11	DEBIT CARD PURCHASE COOK OUT NORTH TRY 01-09 CHARLOTTE	NC 3417		8.09
01/11	DEBIT CARD PURCHASE AMZN Mktg US*XT7OH 01-10 Amzn.com/bill	WA 3417		25.73
01/11	DEBIT CARD PURCHASE BOJANGLES 752 0100 01-09 CHARLOTTE	NC 3417		21.16
01/11	DEBIT CARD PURCHASE AMAZON.COM*JH7R89Q 01-10 AMZN.COM/BILL	WA 3417		74.48
01/11	DEBIT CARD PURCHASE VIVA CHICKEN CONCO 01-10 704-9100327	NC 3417		15.78
01/11	DEBIT CARD PURCHASE Subway 33165 01-11 Charlotte	NC 3417		18.70
01/11	CONVERTED CHECK - ARC ARC	DUKE OR PIEDMONT 1426 1426		478.64
01/11	CONVERTED CHECK - ARC ARC	DUKE OR PIEDMONT 14271427		367.77
01/11	DEBIT CARD PURCHASE-PIN 01-11-23 CHARLOTTE	NC 3417 HARRIS TEETER #0 9641 BRO		14.87
01/12	DEBIT CARD PURCHASE BACK YARD BURGERS 01-11 615-6202300	NC 3417		11.76
01/13	DEBIT CARD PURCHASE CHICK-FIL-A #04095 01-11 HARRISBURG	NC 3417		8.44
01/17	DEBIT CARD PURCHASE HOMEDEPOT.COM 01-13 800-430-3376	GA 4798		29.77
01/17	DEBIT CARD PURCHASE COOK OUT NORTH TRY 01-12 CHARLOTTE	NC 3417		11.12
01/17	DEBIT CARD PURCHASE-PIN 01-13-23 CHARLOTTE	NC 3417 HARRIS TEETER #0 9641 BRO		22.46
01/17	DEBIT CARD PURCHASE COOK OUT NORTH TRY 01-13 CHARLOTTE	NC 3417		12.85
01/17	DEBIT CARD PURCHASE BOJANGLES 752 0100 01-13 CHARLOTTE	NC 3417		13.25
01/17	DEBIT CARD PURCHASE BOJANGLES 752 0100 01-14 CHARLOTTE	NC 3417		15.35
01/17	DEBIT CARD PURCHASE Prime Video*ID4416 01-14 888-802-3080	WA 3417		7.62
01/17	DEBIT CARD PURCHASE LAZ PARKING 810757 01-15 CHARLOTTE	NC 3417		26.00
01/17	DEBIT CARD PURCHASE COOK OUT NORTH TRY 01-15 CHARLOTTE	NC 3417		20.51
01/17	DEBIT CARD PURCHASE QDOBA 2072 01-15 CHARLOTTE	NC 3417		20.89
01/17	DEBIT CARD PURCHASE WALGREENS #4547 01-15 CHARLOTTE	NC 4798		32.86
01/17	DEBIT CARD PURCHASE-PIN 01-16-23 HARRISBURG	NC 4798 PUBLIX SUPER MAR 4055 HAR		69.18
01/17	DEBIT CARD RECURRING PYMT Amazon Prime*2U7TJ 01-16 Amzn.com/bill	WA 3417		139.00
01/17	DEBIT CARD PURCHASE FORMULA AIR 01-16 FORMULAIRHVA	NC 3417		65.00
01/17	DEBIT CARD PURCHASE-PIN 01-16-23 CHARLOTTE	NC 3417 CVS/PHARMACY #05463		48.97
01/17	DEBIT CARD PURCHASE-PIN 01-16-23 CHARLOTTE	NC 4798 TARGET T-1081		134.25
01/17	DEBIT CARD PURCHASE-PIN 01-16-23 CHARLOTTE	NC 4798 FOOD LION #2627		11.15
01/18	DEBIT CARD PURCHASE COOK OUT NORTH TRY 01-16 CHARLOTTE	NC 3417		10.36
01/18	DEBIT CARD RECURRING PYMT No7beauty.com 01-17 801-2524635	NY 4798		7.49
01/18	DEBIT CARD PURCHASE No7beauty.com 01-17 801-2524635	NY 4798		122.22
01/19	DEBIT CARD PURCHASE Subway 33165 01-18 Charlotte	NC 3417		19.24
01/20	DEBIT CARD PURCHASE BOJANGLES 752 0100 01-18 CHARLOTTE	NC 3417		8.10
01/20	DEBIT CARD PURCHASE SP TODAY SHOW NBC 01-19 HTTPSDEALS.TO	NC 4798		60.01
01/23	DEBIT CARD PURCHASE BOJANGLES 752 0100 01-19 CHARLOTTE	NC 3417		11.74
01/23	DEBIT CARD PURCHASE CHICK-FIL-A #04095 01-19 HARRISBURG	NC 3417		25.33
01/23	DEBIT CARD PURCHASE WENDY'S 88 01-19 HARRISBURG	NC 3417		16.86
01/23	DEBIT CARD PURCHASE SQ *4 D'S PLUMBING 01-20 Charlotte	NC 3417		65.00
01/23	DEBIT CARD PURCHASE-PIN 01-21-23 CHARLOTTE	NC 3417 WALGREENS STORE 8538 N TR		143.68
01/23	DEBIT CARD PURCHASE SQ *HOPPER SERVICE 01-21 Charlotte	NC 3417		65.00
01/23	DEBIT CARD PURCHASE-PIN 01-21-23 CHARLOTTE	NC 3417 MECKLENBURG ABC #18		52.38
01/24	DEBIT CARD PURCHASE MR CHARLES CHICKEN 01-22 704-595-7410	NC 3417		35.89
01/24	DEBIT CARD PURCHASE AMZN DIGITAL*6W3E5 01-23 888-802-3080	WA 3417		4.35
01/25	DEBIT CARD PURCHASE BOJANGLES 752 0100 01-23 CHARLOTTE	NC 3417		19.24
01/25	DEBIT CARD PURCHASE AMZN Mktg US*VC9P3 01-24 Amzn.com/bill	WA 3417		32.16
01/25	DEBIT CARD RECURRING PYMT CVS CarePass 01-24 800-746-7287	RI 3417		5.00
01/25	DEBIT CARD PURCHASE-PIN 01-24-23 CHARLOTTE	NC 3417 HARRIS TEETER #0 9641 BRO		14.87
01/25	DEBIT CARD PURCHASE Subway 33165 01-25 Charlotte	NC 3417		11.44
01/27	DEBIT CARD PURCHASE COOK OUT NORTH TRY 01-25 CHARLOTTE	NC 3417		15.98
01/27	DEBIT CARD RECURRING PYMT HLU*Hulu 150391180 01-26 HULU.COM/BILL	CA 3417		80.24
01/27	DEBIT CARD PURCHASE WPY*RunnerSpace PL 01-27 844-577-8663	OR 3417		12.99
01/27	DEBIT CARD PURCHASE INTEGRATIVE RHEUMA 01-26 CHARLOTTE	NC 4798		40.83

continued



■ TRUIST DIMENSION CHECKING 1000261920499 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
01/27	DEBIT CARD PURCHASE CHIPOTLE 3125 01-26 CHARLOTTE NC 3417	44.54
Total other withdrawals, debits and service charges		= \$4,847.55

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
12/30	PENSIONPMT TRUIST BANK XXXX KENNEDY, CALVIN	1,101.46
12/30	XXVA BENEF VACP TREAS 310 3600 CALVIN KENNEDY	1,270.44
01/03	DEPOSIT	34,255.00
01/11	XXSOC SEC SSA TREAS 310 ASSA CALVIN R KENNEDY	3,340.00
01/17	DEPOSIT	25,921.83
01/18	XXSOC SEC SSA TREAS 310 ASSA CYNTHIA M KENNEDY	1,514.00
01/19	DEPOSIT	34,255.00
01/27	INTEREST PAYMENT	1.46
Total deposits, credits and interest		= \$101,659.19

Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am 8pm EST Monday-Friday and 8am 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management
P.O. Box 1014
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing Rights Summary

In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending
PO Box 200
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

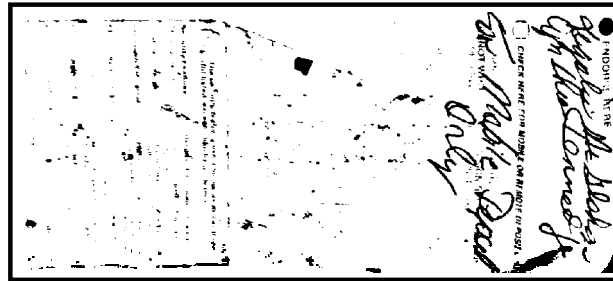
How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC



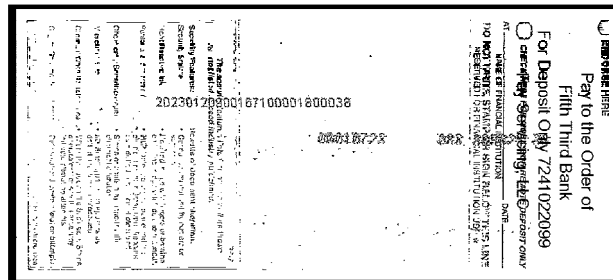
CHECK#:1413

\$2,018.36



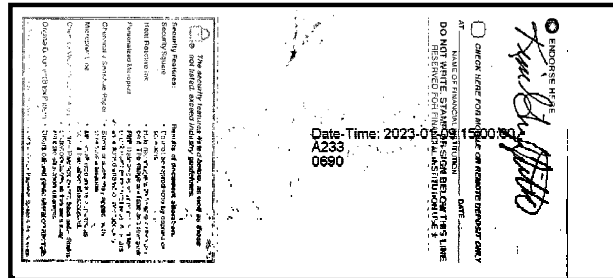
CHECK#:1422

\$4,553.72



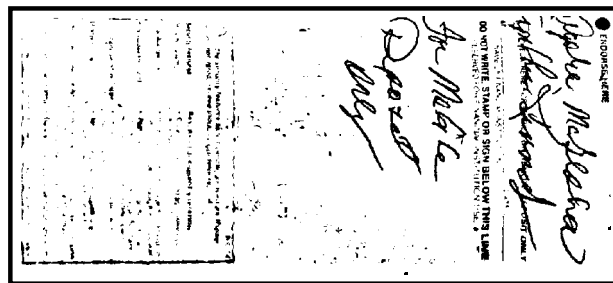
CHECK#:1424

\$2,001.95



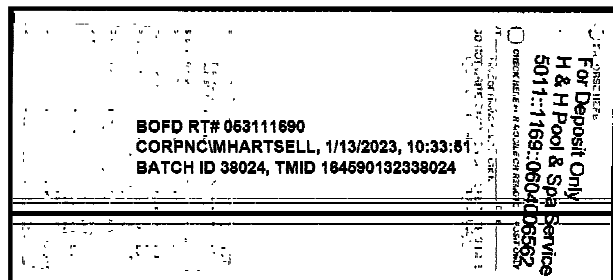
CHECK#:1425

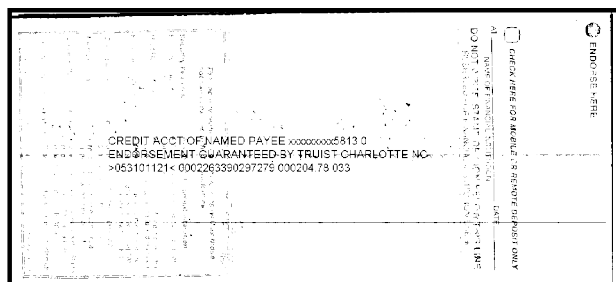
\$2,018.36



CHECK#:1428

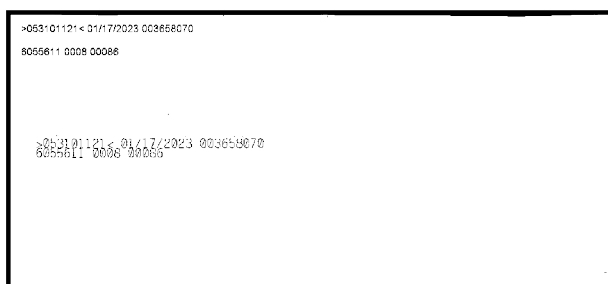
\$240.00





CHECK#:1431

\$204.78



CHECK#:7014356

\$717.00

BANK ACCOUNTS

Note: All bank statements must be attached for each account, including copies of canceled checks. Please reproduce this page and complete for each account and attach the bank statement to the corresponding page.

Name of Bank:	Wells Fargo
Type of Account:	Checking
	(i.e., operating, payroll, tax, etc.)
Account Number:	-9735
	(last 4 digits of account number)
Ending Balance (per the attached statement)	\$2,605.64
Outstanding Deposits and Other Credits (list below):	\$0.00
Outstanding Checks and Other Debits (list below):	\$0.00
Ending Reconciled Balance: *	\$2,605.64
Highest Daily Balance During Period	\$2,605.64

*The sum of the ending balances of all accounts must reconcile with the Ending Cash Position on the Cash Receipts and Disbursements page.

Outstanding Deposits / Other Credits		
Check No.	Payee:	Amount:
Total:		

Outstanding Checks / Other Debits		
Check No.	Payee:	Amount:
Total:		

Wells Fargo® Preferred Checking

January 18, 2023 ■ Page 1 of 4

**WELLS
FARGO**

CYNTHIA M KENNEDY
4324 SATTERWYTHE LN
CHARLOTTE NC 28215-8511

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-742-4932

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (338)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Statement period activity summary

Beginning balance on 12/16	\$2,605.61
Deposits/Additions	0.03
Withdrawals/Subtractions	- 0.00
Ending balance on 1/18	\$2,605.64

Account number:

CYNTHIA M KENNEDY

North Carolina account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 053000219

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	\$0.03
Average collected balance	\$2,605.61
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.03
Interest paid this year	\$0.03
Total interest paid in 2022	\$0.29

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/18		Interest Payment	0.03		2,605.64
Ending balance on 1/18					2,605.64
Totals			\$0.03	\$0.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**IMPORTANT ACCOUNT INFORMATION****ATM Check Deposit Limit**

Effective March 15, 2023, we are changing the following paragraph in the "Our right to decline deposits" subsection within the "Depositing Funds" section of the Deposit Account Agreement:

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion.

The new paragraph is as follows:

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline check deposits that exceed \$1 million.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wells Fargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

The new year is a great time to make sure your security settings are up to date. Take a few minutes now to update your passwords, ensure we have your current contact information (mobile phone number, email), set up account alerts, and enable biometric sign on for the Wells Fargo Mobile® app. Learn more at www.wellsfargo.com/securitytools.

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at wellsfargo.com/personalloan.



PAYMENTS PURSUANT TO PLAN

☐ This form is not applicable to the Debtor.

Class Essendant Creditor(s) in this Class: Essendant

(a) Date payments commence to this Class: February 1, 2022

(b) Status of payments: ☒ No payments due ☐ Collateral sold/surrendered

☐ Paid in full ☐ Treatment pursuant to plan ☐ No claims in class ☐ Third-party obligation

☐ Other:

(c) Payments are ☐ Monthly ☐ Quarterly ☒ Other (describe): \$35,000 in February 2022, \$50,000 in February 2023, \$50,000 in August 2023, \$165,000 in February 2024

(d) Total amount required to be paid this Reporting Period: \$0.00

(e) Total amount paid this Reporting Period: \$0.00

(f) Is the Debtor in compliance with the Plan with regard to this Class? ☒ Yes ☐ No

(g) If the Debtor has not made all required payments, please provide specific details regarding the number of payments missed and when the Debtor intends to bring the payments current:

[Note: Please reproduce this section and complete for each class pursuant to the confirmed plan.]

Class Griffith and McGlohon Creditor(s) in this Class: Griffith and McGlohon

(a) Date payments commence to this Class: March 1, 2022

(b) Status of payments: ☐ No payments due ☐ Collateral sold/surrendered

☐ Paid in full ☒ Treatment pursuant to plan ☐ No claims in class ☐ Third-party obligation

☐ Other:

(c) Payments are ☒ Monthly ☐ Quarterly ☐ Other (describe):

(d) Total amount required to be paid this Reporting Period: \$4,020.31

(e) Total amount paid this Reporting Period: \$4,020.31

(f) Is the Debtor in compliance with the Plan with regard to this Class? ☒ Yes ☐ No

(g) If the Debtor has not made all required payments, please provide specific details regarding the number of payments missed and when the Debtor intends to bring the payments current:

PAYMENTS TO UNCLASSIFIED CLAIMANTS

☐ This form is not applicable to the Debtor.

Type of Claimant: Administrative

(a) Date payments commence to this Class: TBD

(b) Status of payments: ☒ No payments due ☐ Collateral sold/surrendered

☐ Paid in full ☐ Treatment pursuant to plan ☐ No claims in class ☐ Third-party obligation

☐ Other:

(c) Payments are ☐ Monthly ☐ Quarterly ☒ Other (describe): TBD

(d) Total amount required to be paid this Reporting Period: \$0.00

(e) Total amount paid this Reporting Period: \$0.00

(f) Is the Debtor in compliance with the Plan with regard to this Class? ☒ Yes ☐ No

(g) If the Debtor has not made all required payments, please provide specific details regarding the number of payments missed and when the Debtor intends to bring the payments current:

[Note: Please reproduce this section and complete for each class pursuant to the confirmed plan.]

Type of Claimant: General unsecured

(a) Date payments commence to this Class: TBD

(b) Status of payments: ☒ No payments due ☐ Collateral sold/surrendered

☐ Paid in full ☐ Treatment pursuant to plan ☐ No claims in class ☐ Third-party obligation

☐ Other:

(c) Payments are ☐ Monthly ☐ Quarterly ☒ Other (describe): TBD

(d) Total amount required to be paid this Reporting Period: \$0.00

(e) Total amount paid this Reporting Period: \$0.00

(f) Is the Debtor in compliance with the Plan with regard to this Class? ☒ Yes ☐ No

(g) If the Debtor has not made all required payments, please provide specific details regarding the number of payments missed and when the Debtor intends to bring the payments current:

PROPERTY SALE REPORT

(a) Does the plan propose the sale or transfer of property? ☒ Yes ☐ No

(b) If Yes, please complete one or both of the following charts:

Description of Property to be Sold:	Deadline for Sale of Property:	Proposed Closing Date:
sales reported in prior reports		
Enter any content that you want to repeat, including other content controls. You can also insert this control around table rows in order to repeat parts of a table.		

(c) If the Debtor sold property during the reporting period, please complete the following chart:

Description of Property Sold:	Date Property Sold:	Gross Sale Proceeds:	Net Sale Proceeds Paid to Debtor:
n/a			

[end of report]